

In re:  
Maritza Caridad Lazo  
Debtor

Case No. 23-10175-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

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Date Rcvd: Oct 19, 2023

Form ID: 155

Total Noticed: 38

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2023:**

Recip ID	Recipient Name and Address
db	+ Maritza Caridad Lazo, 5759 Stoudts Ferry Bridge Rd., Reading, PA 19605-3249
14750160	+ Ctce Fedl Cu, Po Box 13385, Reading, PA 19612-3385

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14750152	Email/Text: ebmbankruptcy@ahm.honda.com	Oct 20 2023 00:11:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
14750151	+ Email/Text: backoffice@affirm.com	Oct 20 2023 00:11:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14760818	Email/PDF: bncnotices@becket-lee.com	Oct 20 2023 00:24:30	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14750153	+ Email/PDF: bncnotices@becket-lee.com	Oct 20 2023 00:24:30	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14750154	+ Email/Text: bk@avant.com	Oct 20 2023 00:11:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
14750156	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 20 2023 00:11:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14750155	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 20 2023 00:11:00	Bank of America, Attn: Bankruptcy, NC4-105-03-14 Po Box 26012, Greensboro, NC 27420
14755777	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 20 2023 00:11:00	Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
14750159	+ Email/Text: FirstmarkAccountMa@firstmarkservices.com	Oct 20 2023 00:11:30	Citizens Bank/First Mark Sevices, Attn: Bankruptcy, P.O. Box 82522, Lincoln, NE 68501-2522
14752749	Email/Text: mrdiscen@discover.com	Oct 20 2023 00:11:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14750161	+ Email/Text: mrdiscen@discover.com	Oct 20 2023 00:11:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14750162	+ Email/Text: dplbk@discover.com	Oct 20 2023 00:11:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
14751358	+ Email/Text: dplbk@discover.com	Oct 20 2023 00:11:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14750165	+ Email/Text: DSLBKYPROM@discover.com	Oct 20 2023 00:11:00	Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948

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14767840	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 20 2023 00:11:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14750157	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 20 2023 00:12:33	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14755302	+ Email/Text: RASEBN@raslg.com	Oct 20 2023 00:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14804471	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2023 00:12:08	LVNV Funding LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14750166	+ Email/Text: nsm_bk_notices@mrcopper.com	Oct 20 2023 00:11:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
14769870	Email/Text: nsm_bk_notices@mrcopper.com	Oct 20 2023 00:11:00	Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
14751758	^ MEBN	Oct 20 2023 00:07:57	Nationstar Mortgage LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14750167	^ MEBN	Oct 20 2023 00:07:46	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14769271	+ Email/Text: bncmail@w-legal.com	Oct 20 2023 00:11:00	Prosper Marketplace Inc., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
14750170	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 00:12:27	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14750555	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 00:12:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14750171	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 00:12:49	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14755510	Email/Text: electronicbkydocs@nelnet.net	Oct 20 2023 00:11:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14750173	+ Email/Text: electronicbkydocs@nelnet.net	Oct 20 2023 00:11:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14750172	+ Email/Text: LCI@upstart.com	Oct 20 2023 00:11:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
14750556	^ MEBN	Oct 20 2023 00:07:54	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
14755629	Email/Text: membersolutions@visionsfcu.org	Oct 20 2023 00:11:00	VISIONS FEDERAL CREDIT UNION, 24 MCKINLEY AVE, ENDICOTT, NY 13760
14750174	Email/Text: membersolutions@visionsfcu.org	Oct 20 2023 00:11:00	Visions FCU, Attn: Bankruptcy, 24 McKinley Ave, Endicott, NY 13760
14750180	+ Email/Text: vci.bkcy@vwcredit.com	Oct 20 2023 00:11:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillsboro, OR 97123-0003
14750181	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 20 2023 00:12:29	Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14750182	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 20 2023 00:12:04	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
14760430	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 20 2023 00:12:06	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des

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Moines, IA 50306-0438

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14760819	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14750163	*+	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
14750164	*+	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
14750158	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14750168	*+	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14750169	*+	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14750175	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750176	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750177	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750178	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760
14750179	*P++	VISIONS FEDERAL CREDIT UNION, ATTN BANKRUPTCY, 24 MCKINLEY AVE, ENDICOTT NY 13760-5491, address filed with court:, Visions FCU, Attn: Bankruptcy, 24 Mckinley Ave, Endicott, NY 13760

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2023 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
George Meany Lutz	on behalf of Debtor Maritza Caridad Lazo glutz@hvmlaw.com HartmanValerianoMagovernLutzPC@jubileebk.net
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Maritza Caridad Lazo

Debtor(s)

Chapter: 13

Bankruptcy No: 23-10175-pmm

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this October 19, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Patricia M. Mayer  
Judge, United States Bankruptcy Court

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